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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: BURKE, BRADLEY J.

§ Case No. 17-81801

BURKE, DEBRA R.

§

§

§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on August 01, 2017. The undersigned trustee was appointed on August 01, 2017.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 31,814.79

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>2,682.34</u>
Bank service fees	<u>118.18</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>29,014.27</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 02/08/2018 and the deadline for filing governmental claims was 02/08/2018. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$3,931.48. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$3,931.48, for a total compensation of \$3,931.48.² In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$440.41, for total expenses of \$440.41.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/30/2018 By: /s/JOSEPH D. OLSEN
Trustee, Bar No.:

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 17-81801

Case Name: BURKE, BRADLEY J.
 BURKE, DEBRA R.

Period Ending: 08/30/18

Trustee: (330400) JOSEPH D. OLSEN

Filed (f) or Converted (c): 08/01/17 (f)

§341(a) Meeting Date: 09/07/17

Claims Bar Date: 02/08/18

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property <u>Abandoned</u> OA=§554(a)	6 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	229 May Court, Dixon, IL 61021-0000, Lee County Orig. Asset Memo: Imported from original petition Doc# 1;	52,000.00	0.00		0.00	FA
2	Cash Orig. Asset Memo: Imported from original petition Doc# 1;	100.00	0.00		0.00	FA
3	Checking: Woodforest State Bank Orig. Asset Memo: Imported from original petition Doc# 1;	1,000.00	0.00		0.00	FA
4	Deposits of money: Checking account at Woodfores Orig. Asset Memo: Imported from original petition Doc# 1;	600.00	0.00		0.00	FA
5	Furniture, furnishings, appliances and misc. oth Orig. Asset Memo: Imported from original petition Doc# 1;	3,000.00	0.00		0.00	FA
6	TVs, computer, printer, small electronic items Orig. Asset Memo: Imported from original petition Doc# 1;	750.00	0.00		0.00	FA
7	Misc. household implements and tools Orig. Asset Memo: Imported from original petition Doc# 1;	150.00	0.00		0.00	FA
8	lawn mower and misc. lawn equipment Orig. Asset Memo: Imported from original petition Doc# 1;	200.00	0.00		0.00	FA
9	Books, pictures, dvds, music cds and misc. other Orig. Asset Memo: Imported from original petition Doc# 1;	500.00	0.00		0.00	FA
10	Debtor's clothing Orig. Asset Memo: Imported from original petition Doc# 1;	500.00	0.00		0.00	FA
11	Rings, watches and misc. other items Orig. Asset Memo: Imported from original petition Doc# 1;	500.00	0.00		0.00	FA

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Individual Estate Property Record and Report
Asset Cases

Case Number: 17-81801

Trustee: (330400) JOSEPH D. OLSEN

Case Name: BURKE, BRADLEY J.

Filed (f) or Converted (c): 08/01/17 (f)

BURKE, DEBRA R.

§341(a) Meeting Date: 09/07/17

Period Ending: 08/30/18

Claims Bar Date: 02/08/18

1 Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
12	Misc. sporting goods and recreational items Orig. Asset Memo: Imported from original petition Doc# 1;	150.00	0.00		0.00 FA
13	Int. in Ins. policies: Term life policy Orig. Asset Memo: Imported from original petition Doc# 1;	0.00	0.00		0.00 FA
14	Possible interest in class action against Propert Orig. Asset Memo: Imported from original petition Doc# 1; Imported from Amended Doc#: 14; Original petition value: 0.00	5,134.00	5,314.00		5,314.79 FA
15	2016 Dodge Journey, vehicle. Entire property val Orig. Asset Memo: Imported from original petition Doc# 1;	25,000.00	0.00		0.00 FA
16	2016 Chevy Silverado. Entire property value: \$30 Orig. Asset Memo: Imported from original petition Doc# 1;	30,000.00	20,000.00		26,500.00 FA
17	2006 Dodge Durango. Entire property value: \$1,80 Orig. Asset Memo: Imported from original petition Doc# 1;	1,800.00	0.00		0.00 FA
18	2015 Hyundai Accent. Entire property value: \$18, Orig. Asset Memo: Imported from original petition Doc# 1;	18,000.00	0.00		0.00 FA
19	2016 Honda ATV. Entire property value: \$8,000.00 Orig. Asset Memo: Imported from original petition Doc# 1;	8,000.00	0.00		0.00 FA
20	inheritance - fraudulent conveyance (u)	Unknown	Unknown		0.00 FA
21	Settlement of claim of unpaid wages against Prop	5,314.00	0.00		0.00 FA
21	Assets Totals (Excluding unknown values)	\$152,698.00	\$25,314.00	\$31,814.79	\$0.00

Major Activities Affecting Case Closing:

Case was filed, first meeting of creditors conducted, determination it is an asset case, resolved an interest in class action proceeds involving exemptions etc a motion to compromise was filed and approved. The only thing remaining is a possible avoidance of a security interest in a vehicle which so far the purported secured creditor is cooperating with the Trustee should be resolved sometime in early 2018

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 17-81801

Trustee: (330400) JOSEPH D. OLSEN

Case Name: BURKE, BRADLEY J.

Filed (f) or Converted (c): 08/01/17 (f)

BURKE, DEBRA R.

§341(a) Meeting Date: 09/07/17

Period Ending: 08/30/18

Claims Bar Date: 02/08/18

1

Asset Description
(Scheduled And Unscheduled (u) Property)

Ref. #

2

Petition/
Unscheduled
Values

3

Estimated Net Value
(Value Determined By Trustee,
Less Liens, Exemptions,
and Other Costs)

4

Property
Abandoned
OA=§554(a)

5

Sale/Funds
Received by
the Estate

6

Asset Fully
Administered (FA)/
Gross Value of
Remaining Assets

Initial Projected Date Of Final Report (TFR): December 31, 2018

Current Projected Date Of Final Report (TFR): December 31, 2018

Form 2
Cash Receipts And Disbursements Record

Page: 1

Case Number: 17-81801
 Case Name: BURKE, BRADLEY J.
 BURKE, DEBRA R.
 Taxpayer ID #: **-**8249
 Period Ending: 08/30/18

Trustee: JOSEPH D. OLSEN (330400)
 Bank Name: Rabobank, N.A.
 Account: *****2466 - Checking Account
 Blanket Bond: \$1,500,000.00 (per case limit)
 Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
12/26/17	{14}	Attorney Mark Zaleski Trust Fund	Proceeds from class action lawsuit	1129-000	5,314.79		5,314.79
12/29/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,304.79
01/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,294.79
02/28/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,284.79
03/30/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,274.79
04/30/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,264.79
05/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,254.79
06/05/18	101	International Securities Ltd	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/01/2018 FOR CASE #17-81801, Bond No. 016018067, Term: 06/01/2018 to 06/01/2019	2300-000		2.34	5,252.45
06/26/18	{16}	Lee Auction Service	SALES PROCEEDS-PERSONAL PROPERTY	1129-000	26,500.00		31,752.45
06/29/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	31,742.45
07/24/18	102	Lee Auction Service	AUCTIONEER'S FEES			2,680.00	29,062.45
			AUCTIONEER'S FEES 2,650.00	3610-000			29,062.45
			Auctioneer's Expenses 30.00	3620-000			29,062.45
07/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		48.18	29,014.27

ACCOUNT TOTALS	31,814.79	2,800.52	\$29,014.27
Less: Bank Transfers	0.00	0.00	
Subtotal	31,814.79	2,800.52	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$31,814.79	\$2,800.52	

Net Receipts :	31,814.79
Net Estate :	\$31,814.79

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****2466	31,814.79	2,800.52	29,014.27
	\$31,814.79	\$2,800.52	\$29,014.27

Exhibit "C" - Analysis of Claims Register**Case: 17-81801 BURKE, BRADLEY J.**

Case Balance:		Total Proposed Payment:		Remaining Balance:		\$0.00		
Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
	Attorney Joseph D Olsen	Admin Ch. 7	3,434.25	3,434.25	0.00	3,434.25	3,434.25	25,580.02
	<3110-00 Attorney for Trustee Fees (Trustee Firm)>							
	Clerk of the United States	Admin Ch. 7	350.00	350.00	0.00	350.00	350.00	25,230.02
	Bankruptcy Court							
	<2700-00 Clerk of the Court Costs (includes adversary and other filing fees)>							
	JOSEPH D. OLSEN	Admin Ch. 7	440.41	440.41	0.00	440.41	440.41	24,789.61
	<2200-00 Trustee Expenses>							
	JOSEPH D. OLSEN	Admin Ch. 7	3,931.48	3,931.48	0.00	3,931.48	3,931.48	20,858.13
	<2100-00 Trustee Compensation>							
10S	Synchrony Bank	Secured	9,645.00 *	0.00	0.00	0.00	0.00	20,858.13
1	OneMain	Unsecured	4,485.28	4,485.28	0.00	4,485.28	1,441.78	19,416.35
2	First National Bank of Omaha	Unsecured	1,633.97	1,633.97	0.00	1,633.97	525.23	18,891.12
3	Capital One Bank (USA), N.A.	Unsecured	362.12	362.12	0.00	362.12	116.40	18,774.72
4	Capital One Bank (USA), N.A.	Unsecured	637.26	637.26	0.00	637.26	204.84	18,569.88
5	Capital One Bank (USA), N.A.	Unsecured	901.64	901.64	0.00	901.64	289.83	18,280.05
6	Department Stores National Bank	Unsecured	478.15	478.15	0.00	478.15	153.70	18,126.35
7	Verizon	Unsecured	137.46	137.46	0.00	137.46	44.19	18,082.16
8	Bureaus Investment Group Portfolio No 15 LLC	Unsecured	2,680.91	2,680.91	0.00	2,680.91	861.76	17,220.40
9	PYOD, LLC its successors and assigns as assignee	Unsecured	2,159.88	2,159.88	0.00	2,159.88	694.28	16,526.12
10U	Synchrony Bank	Unsecured	1,801.25	1,801.25	0.00	1,801.25	579.00	15,947.12
11	Portfolio Recovery Associates, LLC	Unsecured	1,350.21	1,350.21	0.00	1,350.21	434.02	15,513.10
12	Portfolio Recovery Associates, LLC	Unsecured	2,686.35	2,686.35	0.00	2,686.35	863.51	14,649.59
13	Portfolio Recovery Associates, LLC	Unsecured	1,346.62	1,346.62	0.00	1,346.62	432.86	14,216.73
14	Nationwide Bank	Unsecured	44,227.61	44,227.61	0.00	44,227.61	14,216.73	0.00

Exhibit "C" - Analysis of Claims Register

Case: 17-81801 BURKE, BRADLEY J.

Case Balance:	\$29,014.27	Total Proposed Payment:	\$29,014.27	Remaining Balance:	\$0.00
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Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
Total for Case 17-81801 :			\$82,689.85	\$73,044.85	\$0.00	\$73,044.85	\$29,014.27	

CASE SUMMARY

	Amount Filed	Amount Allowed	Paid to Date	Proposed Payment	% paid
Total Administrative Claims :	\$8,156.14	\$8,156.14	\$0.00	\$8,156.14	100.000000%
Total Secured Claims :	\$9,645.00	\$0.00	\$0.00	\$0.00	0.000000%
Total Unsecured Claims :	\$64,888.71	\$64,888.71	\$0.00	\$20,858.13	32.144467%

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 17-81801
Case Name: BURKE, BRADLEY J.
Trustee Name: JOSEPH D. OLSEN

Balance on hand: \$ 29,014.27

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
10S	Synchrony Bank	9,645.00	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00
Remaining balance: \$ 29,014.27

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JOSEPH D. OLSEN	3,931.48	0.00	3,931.48
Trustee, Expenses - JOSEPH D. OLSEN	440.41	0.00	440.41
Attorney for Trustee, Fees - Attorney Joseph D Olsen	3,434.25	0.00	3,434.25
Charges, U.S. Bankruptcy Court	350.00	0.00	350.00

Total to be paid for chapter 7 administration expenses: \$ 8,156.14
Remaining balance: \$ 20,858.13

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
Remaining balance: \$ 20,858.13

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
		None		

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 20,858.13

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 64,888.71 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 32.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	OneMain	4,485.28	0.00	1,441.78
2	First National Bank of Omaha	1,633.97	0.00	525.23
3	Capital One Bank (USA), N.A.	362.12	0.00	116.40
4	Capital One Bank (USA), N.A.	637.26	0.00	204.84
5	Capital One Bank (USA), N.A.	901.64	0.00	289.83
6	Department Stores National Bank	478.15	0.00	153.70
7	Verizon	137.46	0.00	44.19
8	Bureaus Investment Group Portfolio No 15 LLC	2,680.91	0.00	861.76
9	PYOD, LLC its successors and assigns as assignee	2,159.88	0.00	694.28
10U	Synchrony Bank	1,801.25	0.00	579.00
11	Portfolio Recovery Associates, LLC	1,350.21	0.00	434.02
12	Portfolio Recovery Associates, LLC	2,686.35	0.00	863.51
13	Portfolio Recovery Associates, LLC	1,346.62	0.00	432.86
14	Nationwide Bank	44,227.61	0.00	14,216.73

Total to be paid for timely general unsecured claims:	\$ 20,858.13
Remaining balance:	\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims:	\$ 0.00
Remaining balance:	\$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims:	\$ 0.00
Remaining balance:	\$ 0.00